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Fax Cover Sheet

Date 8-21-2013

Number of pages 2 (including cover page)

To:

Name Susan Beck

Company WP SLS

Telephone 800 306 6059

Fax 720-241-7218

From:

Name Louis Lupo

Company _____

Telephone 202-290-4379

Comments RESPA Failure to Respond

ACH Reversal



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To: Susan Beck, VP, Customer Service, Highlands Ranch, Colorado 80129
CC: John Beggins, CEO, SLS, Highlands Ranch, Colorado 80129

By Fax: 720-241-7218

**RE: ACH payments continued to be refused by SLS on FHA Insured Home Mortgage Never Delinquent;
RE: Failure to Respond to RESPA Request**

From: Louis M. Lupo

SLS Acct. Number:

JP Morgan Chase Account Number: , Loan Number:

August 21, 2013

Dear Susan Beck,

This is my third "qualified written request" under Section 6 of the Real Estate Settlement Procedures Act (RESPA). I am writing to once again request account reconciliation of my mortgage, an audit trail for the amount of money claimed owed by you, and repair of my erroneously damaged credit report.

Although I faxed the required documents to you in June 2013 demonstrating that I was current in my payments, and despite my multiple telephone conversations with Customer Care and Executive Services in July, my ACH payments continue to be refused for my home mortgage.

Please immediately restore the ability to make my mortgage payments through ACH, which has been in place for my account for 5 years with a perfect payment history.

In addition, please immediately reconcile my mortgage account statements with the correct statements as shown in the prior faxes and the banking audit trail.

Finally, please immediately repair my credit report to show all timely payments as SLS is now reporting that the May payment was late even though the audit trail proves timely payment made from loan origination through June 2013.

I am distressed to have received from you yesterday, August 20, 2013, an offer to modify a mortgage that has never been delinquent.

Given the gravity of this situation and your apparent attempt to foreclose on an FHA-insured mortgage that has never been delinquent, I am setting up an escrow account for my mortgage payments, and I will be consulting with an attorney if I do not hear from you immediately.

Cc: Consumer Financial Protection Bureau, General Legal Counsel and Associate Director, Meredith Fuchs, Fax (855) 237-2392
Cc: Federal Housing Administration (FHA) Commissioner and Assistant Secretary for Housing, Carol Galante, Fax (202) 708-2601

Cc: via electronic, john.beggins@sls.net

Sincerely,
Louis M. Lupo

